

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re: Mark Kesel

Case No. 10-41653

CHAPTER 11
MONTHLY OPERATING REPORT
(SMALL REAL ESTATE/INDIVIDUAL CASE)

SUMMARY OF FINANCIAL STATUS

MONTH ENDED: 10/31/11

PETITION DATE: 02/16/10

1. Debtor in possession (or trustee) hereby submits this Monthly Operating Report on the Accrual Basis of accounting (or if checked here the Office of the U.S. Trustee or the Court has approved the Cash Basis of Accounting for the Debtor).
Dollars reported in \$1

2. Asset and Liability Structure

a. Current Assets
b. Total Assets
c. Current Liabilities
d. Total Liabilities

	End of Current Month	End of Prior Month	As of Petition Filing
	\$40,684	\$40,795	
a.	\$2,687,838	\$2,662,607	
b.	\$35,689	\$35,689	
c.	\$4,114,609	\$4,114,609	
d.			\$2,645,342
			\$4,083,006

3. Statement of Cash Receipts & Disbursements for Month

a. Total Receipts
b. Total Disbursements
c. Excess (Deficiency) of Receipts Over Disbursements (a - b)
d. Cash Balance Beginning of Month
e. Cash Balance End of Month (c + d)

	Current Month	Prior Month	Cumulative (Case to Date)
	\$17,461	\$18,774	\$355,033
a.	\$17,572	\$18,791	\$348,598
b.	(\$111)	(\$17)	\$6,435
c.	\$19,639	\$19,656	\$386,181
d.	\$19,528	\$19,639	\$392,616
e.			

4. Profit/(Loss) from the Statement of Operations

5. Account Receivables (Pre and Post Petition)

6. Post-Petition Liabilities

7. Past Due Post-Petition Account Payables (over 30 days)

	Current Month	Prior Month	Cumulative (Case to Date)
	N/A	N/A	N/A
	\$0		
	\$35,689	\$35,689	
	\$0		

At the end of this reporting month:

8. Have any payments been made on pre-petition debt, other than payments in the normal course to secured creditors or lessors? (if yes, attach listing including date of payment, amount of payment and name of payee) Yes X

9. Have any payments been made to professionals? (if yes, attach listing including date of payment, amount of payment and name of payee) Yes X

10. If the answer is yes to 8 or 9, were all such payments approved by the court? Yes X

11. Have any payments been made to officers, insiders, shareholders, relatives? (if yes, attach listing including date of payment, amount and reason for payment, and name of payee) Yes X

12. Is the estate insured for replacement cost of assets and for general liability? Yes X

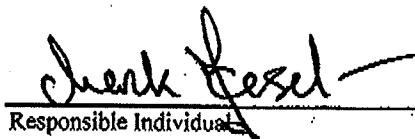
13. Are a plan and disclosure statement on file? Yes X

14. Was there any post-petition borrowing during this reporting period? Yes X

15. Check if paid: Post-petition taxes X; U.S. Trustee Quarterly Fees X; Check if filing is current for: Post-petition tax reporting and tax returns: X. (Attach explanation, if post-petition taxes or U.S. Trustee Quarterly Fees are not paid current or if post-petition tax reporting and tax return filings are not current.)

I declare under penalty of perjury I have reviewed the above summary and attached financial statements, and after making reasonable inquiry believe these documents are correct.

Date: 11-17-11


Mark Kesel
Responsible Individual

BALANCE SHEET
 (Small Real Estate/Individual Case)
 For the Month Ended 10/31/11

		<u>Check if Exemption Claimed on Schedule C</u>	<u>Market Value</u>
Assets			
Current Assets			
1 Cash and cash equivalents (including bank accts., CDs, etc.)			\$19,528
2 Accounts receivable (net)			
3 Retainer(s) paid to professionals			
4 Other: <u>Retainer to Bankruptcy Attorney</u>			\$21,156
5			
6 Total Current Assets			\$40,684
Long Term Assets (Market Value)			
7 Real Property (residential)			\$760,000
8 Real property (rental or commercial)			\$1,500,000
9 Furniture, Fixtures, and Equipment	X		\$5,225
10 Vehicles	X		\$4,000
11 Partnership interests			
12 Interest in corporations			
13 Stocks and bonds			\$6,354
14 Interests in IRA, Keogh, other retirement plans	X		\$370,175
15 Other:			
16 Personal items	X		\$1,400
17 Total Long Term Assets			\$2,647,154
18 Total Assets			\$2,687,838
Liabilities			
Post-Petition Liabilities			
Current Liabilities			
19 Post-petition not delinquent (under 30 days)			
20 Post-petition delinquent other than taxes (over 30 days)			
21 Post-petition delinquent taxes			
22 Accrued professional fees			\$35,689
23 Other:			
24			
25 Total Current Liabilities			\$35,689
26 Long-Term Post Petition Debt			
27 Total Post-Petition Liabilities			\$35,689
Pre-Petition Liabilities (allowed amount)			
28 Secured claims (residence)			\$889,373
29 Secured claims (other)			\$1,556,810
30 Priority unsecured claims			\$0
31 General unsecured claims			\$1,632,737
32 Total Pre-Petition Liabilities			\$4,078,920
33 Total Liabilities			\$4,114,609
Equity (Deficit)			
34 Total Equity (Deficit)			(\$1,426,771)
35 Total Liabilities and Equity (Deficit)			\$2,687,838

NOTE:

Indicate the method used to estimate the market value of assets (e.g., appraisals; familiarity with comparable market prices, etc.) and the date the value was determined.

SCHEDULES TO THE BALANCE SHEET

Schedule A Rental Income Information

List the Rental Information Requested Below By Properties (For Rental Properties Only)

	<u>Property 1</u>	<u>Property 2</u>	<u>Property 3</u>
1 Description of Property	<u>1306 MLK Jr Way</u>	_____	_____
2 Scheduled Gross Rents	<u>\$17,461</u>	_____	_____
3 Less:			
4 Vacancy Factor	_____	_____	_____
5 Free Rent Incentives	_____	_____	_____
5 Other Adjustments	_____	_____	_____
6 Total Deductions*	<u>\$17,572</u>	<u>\$0</u>	<u>\$0</u>
7 Scheduled Net Rents	<u>(\$111)</u>	<u>\$0</u>	<u>\$0</u>
8 Less: Rents Receivable (2)	_____	_____	_____
9 Scheduled Net Rents Collected (2)	<u>(\$111)</u>	<u>\$0</u>	<u>\$0</u>

(2) To be completed by cash basis reporters only.

Schedule B Recapitulation of Funds Held at End of Month

	<u>Account 1</u>	<u>Account 2</u>	<u>Account 3</u>
10 Bank	<u>Wells Fargo Bank</u>	<u>Apt Building (MB)</u>	<u>Other</u>
11 Account No.	<u>9526265245</u>	<u>41317556</u>	_____
12 Account Purpose	<u>Personal</u>	_____	_____
13 Balance, End of Month	<u>\$3,294</u>	<u>\$15,619</u>	<u>\$615</u>
14 Total Funds on Hand for all Accounts	<u>\$19,528</u>		

Attach copies of the month end bank statement(s), reconciliation(s), and the check register(s) to the Monthly Operating Report.

STATEMENT OF CASH RECEIPTS AND DISBURSEMENTS

Increase/(Decrease) in Cash and Cash Equivalents

For the Month Ended 10/31/11

		Actual Current Month	Cumulative (Case to Date)
Cash Receipts			
1	Rent/Leases Collected (Inc. Sec. Dep. \$3875)	<u>\$17,461</u>	
2	Cash Received from Sales		
3	Interest Received		
4	Borrowings		
5	Funds from Shareholders, Partners, or Other Insiders		
6	Capital Contributions		
7			
8			
9			
10			
11			
12	Total Cash Receipts	<u>\$17,461</u>	
Cash Disbursements			
13	Selling		
14	Administrative		
15	Capital Expenditures		
16	Principal Payments on Debt		
17	Apartment Building Mortgage	<u>\$6,697</u>	
18	Rent/Lease:		
19	Personal Property		
20	Office Lease	<u>\$402</u>	
21	Amount Paid to Owner(s)/Officer(s):		
22	Salaries		
23	Draws		
24	Commissions/Royalties		
25	Expense Reimbursements		
26	Other		
27	Salaries/Commissions (less employee withholding)		
28	Management Fees		
29	Taxes:		
30	Employee Withholding		
31	Business related taxes and fees		
32	Real Property Taxes		
33	Other Taxes (US Trustee)		
34	Other Cash Outflows:		
35	Apartment Building Operating Exp.	<u>\$2,261</u>	
36	Mortgage Payment & Equity Line of Credit (Personal)	<u>\$3,490</u>	
37	Living expenses	<u>\$2,473</u>	
38	Child support	<u>\$750</u>	
39	Tuition	<u>\$1,500</u>	
40	Total Cash Disbursements*:	<u>\$17,572</u>	
41	Net Increase (Decrease) in Cash	<u>(\$111)</u>	
42	Cash Balance, Beginning of Period	<u>\$19,639</u>	
43	Cash Balance, End of Period *	<u>\$19,528</u>	

24-Hour Tele Banking: 888.400.6324
 Client Services: 800.797.6324
www.mechanicsbank.com

Account Number **xxxxxx7556**

B

NEOVISION, LLC
 1025 SOLANO AVE
 ALBANY CA 94706

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RELATIONSHIP BUSINESS CHECKING ACCOUNT **xxxxxx7556**

Your Account at a Glance

Minimum Balance	\$15,618.76	Last Statement 09/30/11	\$12,517.56
Avg Available Balance	\$15,949.36	2 Credits	\$17,460.63
Average Balance	\$17,144.52	13 Debits	\$14,359.43
		This Statement 10/31/11	\$15,618.76

OK

Deposits

REF#	DATE	AMOUNT	REF#	DATE	AMOUNT	REF#	DATE	AMOUNT
16	10/07	\$6,529.78	17	10/03	\$10,930.85			

Checks

CHECK#	DATE	AMOUNT	CHECK#	DATE	AMOUNT	CHECK#	DATE	AMOUNT
1251	10/06	\$181.28	1255	10/14	\$34.43	1259	10/24	\$400.00
1252	10/05	\$401.86	1256	10/18	\$105.00	1260*	10/27	\$57.75
1253	10/04	\$5,000.00	1257	10/19	\$108.70	1262	10/31	\$57.21
1254	10/13	\$51.16	1258	10/17	\$324.00			

(*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

Other Debits

DATE	DESCRIPTION	AMOUNT
10/07	COHEN RECEIPT CASH CONC MARK KESEL	6,696.70
10/31	CHECK # 1261 - CAPITAL ONE ARC CHECK PYMT 1261	941.34

Please refer to important information on page 2



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NEOVISION, LLC

Account Number **xxxxxx7556****RELATIONSHIP BUSINESS CHECKING ACCOUNT **xxxxxx7556******Daily Balance**

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
10/03	\$23,448.41	10/13	\$17,647.19	10/24	\$16,675.06
10/04	\$18,448.41	10/14	\$17,612.76	10/27	\$16,617.31
10/05	\$18,046.55	10/17	\$17,288.76	10/31	\$15,618.76
10/06	\$17,865.27	10/18	\$17,183.76		
10/07	\$17,698.35	10/19	\$17,075.06		

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NEOVISION, LLC

Account Number

xxxxxx7556

NEOVISION, LLC
NEOVISION
ATLANTIC, GA 30401
Date 10/03/2011
PG & E
One hundred eighty-one and 28/100
Mechanics Bank Office
Acct. 3175561 04143175561
1251

10/06/11 1251 \$181.28

NEOVISION, LLC
NEOVISION
ATLANTIC, GA 30401
Date 10/03/2011
Informetric System
Four hundred one and 86/100
Mechanics Bank
Ref. for Orlie/4. Orlie Taylor
1252

10/05/11 1252 \$401.86

NEOVISION, LLC
NEOVISION
ATLANTIC, GA 30401
Date 10/03/2011
Mark Kesel
Five thousand and 00/100
Mechanics Bank
Acct. 6470747607-5
1253

10/04/11 1253 \$5,000.00

NEOVISION, LLC
NEOVISION
ATLANTIC, GA 30401
Date 10/07/2011
PG & E
Fifty-one and 16/100
Mechanics Bank Building
Acct. 6470747607-5
1254

10/13/11 1254 \$51.16

NEOVISION, LLC
NEOVISION
ATLANTIC, GA 30401
Date 10/07/2011
PG & E
Thirty-four and 43/100
Mechanics Bank
Acct. 5160747607-5
1255

10/14/11 1255 \$34.43

NEOVISION, LLC
NEOVISION
ATLANTIC, GA 30401
Date 10/07/2011
Electronic Seady Systems
One hundred five and 00/100
Mechanics Bank
Inv. #2230144 Quarters
1256

10/18/11 1256 \$105.00

NEOVISION, LLC
NEOVISION
ATLANTIC, GA 30401
Date 10/13/2011
AT&T Payment Order
One hundred eight and 70/100
Mechanics Bank
Acct. 51050-6319 0414
1257

10/19/11 1257 \$108.70

NEOVISION, LLC
NEOVISION
ATLANTIC, GA 30401
Date 10/13/2011
Janet Mai
Three hundred twenty-five and 00/100
Mechanics Bank
1258

10/17/11 1258 \$324.00

NEOVISION, LLC
NEOVISION
ATLANTIC, GA 30401
Date Oct 13, 2011
Susanna Avantekay \$400.00
Mechanics Bank
1259

10/24/11 1259 \$400.00

NEOVISION, LLC
NEOVISION
ATLANTIC, GA 30401
Date 10/21/2011
Best Equipment Co.
Eight-seven and 70/100
Mechanics Bank
Inv. #22302
1260

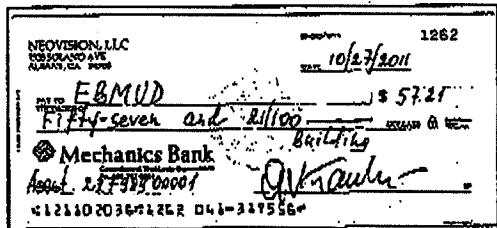
10/27/11 1260 \$57.75

Please refer to important information on page 2



24-Hour Tele Banking: 888.400.6324
Client Services: 800.797.6324
www.mechanicsbank.com

NEOVISION, LLC

Account Number **XXXXXX7556**

10/31/11 1262 \$57.21

Please refer to important information on page 2



PMA® Wells Fargo® PMA Package

Questions? Please contact us:

Wells Fargo Premier Banking Team™

Available 24 hours a day, 7 days a week

Phone: 1-800-742-4932, TTY: 1-800-600-4833

Spanish: 1-877-727-2932, TTY: 1-888-355-6052

Chinese: 1-800-288-2288

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A.

P.O. Box 6995

Portland, OR 97228-6995

October 31, 2011

Total assets:	\$3,439.01
----------------------	-------------------

Last month:	\$6,714.10
-------------	------------

Change in \$:	(\$3,275.09)
---------------	--------------

Change in %:	(48.78)%
--------------	----------

Total liabilities:	\$198,563.00
---------------------------	---------------------

Last month:	\$198,565.48
-------------	--------------

Change in \$:	(\$2.48)
---------------	----------

Change in %:	0.00%
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Qualifying Balance:	\$202,002.01
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MARK KESEL
DEBTOR IN POSSESSION
CH 11 CASE# 10-41653 (NCA)
59 STRATFORD RD
KENSINGTON CA 94707-1241

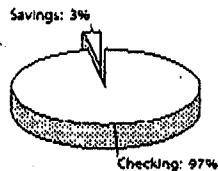
WELLS
FARGO

Overview of your PMA account

Assets

Account (Account Number)	Percent of total	Balance last month (\$)	Balance this month (\$)	Increase/decrease (\$)	Percent change
PMA* Prime Checking Account (9526265245)	96%	6,505.55	3,294.30	(3,211.25)	(49.36)%
Wells Fargo Teen Checking™ (5027606713)	1%	107.65	43.79	(63.86)	(59.32)%
Wells Fargo Money Market Savings™ (2527627471)	3%	100.90	100.92	0.02	0.02%
Total assets		\$6,714.10	\$3,439.01	(\$3,275.09)	(48.78)%

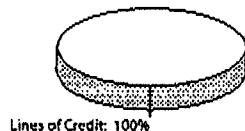
Total asset allocation (by account type)



Liabilities

Account (Account Number)	Percent of total	Outstanding balance last month (\$)	Outstanding balance this month (\$)	Increase/decrease (\$)	Percent change
Smartfit Home Equity LCA (6519200207-1998)	100%	198,565.48	198,563.00	(2.48)	0.00%
Total liabilities		\$198,565.48	\$198,563.00	(\$2.48)	0.00%

Total liability allocation (by account type)



Available credit

The information below may not be current. Be sure to verify the credit available on your accounts when accessing your credit lines.

Account	Approved credit line	Credit used	Credit available
Smartfit Home Equity LCA (6519200207-1998)	200,000.00	197,850.48	0.00
Total available credit	\$200,000.00	\$197,850.48	\$0.00

OVERVIEW OF YOUR PMA ACCOUNT (CONTINUED)**Interest, dividends and other income***The information below should not be used for tax planning purposes.*

Account	This month	This year
PMA® Prime Checking Account (9526265245)	0.28	2.18
Wells Fargo Money Market Savings™ (2527627471)	0.02	0.13
Total interest, dividends and other income	\$0.30	\$2.31

Interest expense

Account	This month	This year
Smartfit Home Equity LCA (6519200207-1998)	691.16	6,278.02
Total Interest expense	\$691.16	\$6,278.02

The "Overview of your PMA Account" section of your statement is provided for informational and convenience purposes. The Overview shows activity and information from (1) deposit, credit and trust accounts with Wells Fargo Bank, N.A., and (2) brokerage accounts with Wells Fargo Advisors, LLC, HD Vest Investment Services or Wells Fargo Advisors Financial Network, LLC (members SIPC); brokerage accounts are carried and cleared through First Clearing, LLC; (3) Wells Fargo Funds Management, LLC provides investment advisory and administrative services for Wells Fargo Advantage Funds; other affiliates provide subadvisory and other services for the Funds; and (4) insurance products offered through non-bank insurance agency affiliates of Wells Fargo & Company and underwritten by unaffiliated insurance companies.

PMA® Prime Checking Account

Activity summary

Balance on 10/1	6,505.55
Deposits/Additions	5,000.28
Withdrawals/Subtractions	-8,211.53
Balance on 10/31	\$3,294.30

OK

Account number: 9526265245

MARK KESEL
DEBTOR IN POSSESSION
CH 11 CASE# 10-41653 (NCA)

Well's Fargo Bank, N.A., California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Overdraft protection

Your account is linked to the following for Overdraft Protection:

- Savings - 2527627471

Interest you've earned

Interest earned this month	\$0.28
Average collected balance this month	\$6,405.32
Annual percentage yield earned	0.05%
Interest paid this year	\$2.18

Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
Beginning balance on 10/1					6,505.55
10/3	Deposit		5,000.00		11,505.55
10/4	Bill Pay Equity On-Line Xxxxxx2071998 On 10-04			715.00	10,790.55
10/5	Bank of America Mortgage Oct 11 Xxxxx4921 Kesel M			2,774.66	
10/5	AT&T Services Checkpaymt 100411 03131 A510524/944348 11277	^3131		67.62	
10/5	Check	3132		14.95	7,933.32
10/7	Check	3134		750.00	7,183.32
10/11	POS Purchase - 10/07 Mach ID 000000 Costco Whse.#04 Richmond CA 7442 00461281081372203 ?McC=5300			149.24	7,034.08
10/12	POS Purchase - 10/11 Mach ID 000000 Costco Whse #04 Richmond CA 7442 00461285025160193 ?McC=5300			61.76	6,972.32
10/17	Check	3136		54.92	6,917.40
10/18	Allstate Ins CO Checkpaymt 111017 3137 040000027261623001007	^3137		861.00	6,056.40
10/25	Check	3139		650.00	
10/25	Check	3138		120.41	
10/25	Check	3135		100.00	5,185.99
10/26	Cardmember Serv Web Pymt 111025 462300856537783 Kesel,Mark			391.97	4,794.02
10/31	Check	3140		1,500.00	
10/31	Interest Payment		0.28		\$3,294.30
Ending balance on 10/31					3,294.30
Totals			\$5,000.28		\$8,211.53

Key to symbols: ^ Converted check: Paper check converted to an electronic format by your payee or designated representative.
Converted checks cannot be returned, copied or imaged.

Summary of checks written (checks listed are also displayed in the preceding Transaction history section)

Number	Date	\$ Amount	Number	Date	\$ Amount	Number	Date	\$ Amount
3131	10/5	67.62	3135	10/25	100.00	3138	10/25	120.41
3132	10/5	14.95	3136	10/17	54.92	3139	10/25	650.00
3134 *	10/7	750.00	3137	10/18	861.00	3140	10/31	1,500.00

* Gap in check sequence.



PMA® PRIME CHECKING ACCOUNT (CONTINUED)

Revised Agreement for Online Banking
We've updated our Online Access Agreement.
To see what has changed, please visit wellsfargo.com/onlineupdates.

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Wells Fargo Teen CheckingSM

Activity summary

Balance on 10/1	107.65
Deposits/Additions	30.00
Withdrawals/Subtractions	-93.86
Balance on 10/31	\$43.79

Account number: 5027606713

DANIELLA KESEL
MARK KESEL

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Transaction history

Date	Description	Check No.	Deposits/ Additions	Withdrawals/ Subtractions	Ending Dolly Balance
	Beginning balance on 10/1				107.65
10/3	Check Crd Purchase 09/30 Urban-Arthropologie #2 972-550-2751 PA 434256Xxxxx9833 275140009527694 ?McC=5651 01			63.86	43.79
10/21	Deposit		30.00		
10/21	Cash Ewithdrawal IN Branch/Store - 1800 Solano Ave Berkeley CA 9833			30.00	43.79
	Ending balance on 10/31				43.79
	Totals		\$30.00	\$93.86	

Wells Fargo Money Market SavingsSM

Activity summary

Balance on 10/1	100.90
Deposits/Additions	0.02
Withdrawals/Subtractions	-0.00
Balance on 10/31	\$100.92

Account number: 2527627471

MARK KESEL
DEBTOR IN POSSESSION

CH 11 CASE# 10-41653 (NCA)

Wells Fargo Bank, N.A., California (Member FDIC)

Questions about your account: 1-800-742-4932

Worksheet to balance your account and General Statement Policies can be found towards the end of this statement.

Interest you've earned

Interest earned this month	\$0.02
Average collected balance this month	\$100.90
Annual percentage yield earned	0.23%
Interest paid this year	\$0.13

Transaction history

Date	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending Daily Balance
	Beginning balance on 10/1			100.90
10/31	Interest Payment	0.02		100.92
	Ending balance on 10/31			100.92
Totals		\$0.02	\$0.00	



H

0702 P P
EO-2

CD 11/02 1 0000 590 4 546 011989 #001 AV 0.340

MARK KESEL
1025 SOLANO AVE
ALBANY CA 94706-1617

Your Bank of America Prima Account Statement

Statement Period:
September 28 through October 26, 2011

Account Number: 07028-01795

At Your Service
Call: 510.649.6600

Written Inquiries
Bank of America
Albany Branch
PO Box 37176
San Francisco, CA 94137-0176

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Bank of America appreciates your
business and we enjoy serving you.

Our Online Banking service allows you to check balances, track account activity and more. With Online Banking you can also view up to 18 months of this statement online and even turn off delivery of your paper statement. Enroll at www.bankofamerica.com.

Summary of Your Prima Interest Checking Account

Beginning Balance on 09/28/11	\$379.63
Ending Balance	\$379.63

Number of ATM withdrawals and transfers	0
Number of purchase transactions	0
Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

California

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Bank of America



0702 P P
E0-2

CD 11/07 1 0000 236 4 169 002267 #01 AV 0.340

MARK KESEL
1025 SOLANO AVE
ALBANY CA 94706-1617

Your Bank of America Prima Account Statement

Statement Period:
October 1 through October 31, 2011

Account Number: 07021-61806

At Your Service
Call: 510.649.6600

Written Inquiries
Bank of America
Albany Branch
PO Box 37176
San Francisco, CA 94137-0176

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Bank of America appreciates your
business and we enjoy serving you.

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Summary of Your Prima Interest Checking Account

Beginning Balance on 10/01/11	\$61.61
Ending Balance	\$61.61

Number of ATM withdrawals and transfers	0
Number of purchase transactions	0
Number of 24 Hour Customer Service Calls	
Self-Service	0
Assisted	0

California

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